Case 19-10059-ABA Doc 40 Filed 11/14/19 Entered 11/14/19 09:06:48 Desc Main

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

216 Haddon Avenue

Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor Ditech Financial LLC

In Re:

Diane A. Mccaslin, Mark Mccaslin

Debtors.

Order Filed on November 14, 2019 by Clerk **U.S. Bankruptcy Court District of New Jersey**

Case No.: 19-10059 ABA

Adv. No.:

Hearing Date: 11/5/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 14, 2019

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtors: Diane A. Mccaslin, Mark Mccaslin

Case No: 19-10059 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED

CREDITOR'S CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 2507 West Weymouth Road, Newfield, NJ 08344, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 7, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2019 through November 2019 for a total post-petition default of \$9,451.41 (5 @ \$2,162.87, \$1,362.94 less suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$9,451.41 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume December 1, 2019, directly to Secured Creditor, Ditech Financial, LLC, PO Box 0049, Palatine, IL 60055 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.